

Certificate Number: 15111-PAE-DE-034698190

Bankruptcy Case Number: 15-18588



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2020, at 4:28 o'clock PM EDT, Leroy H Hammond completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 23, 2020 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education